

In re:  
Dirone Troy Underwood  
Cristie Marie Underwood  
Debtors

Case No. 19-14805-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 16, 2023

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Dirone Troy Underwood, Cristie Marie Underwood, 71 South Price Street, Pottstown, PA 19464-5857

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Specialized Loan Servicing LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
JOSEPH L QUINN	on behalf of Joint Debtor Cristie Marie Underwood CourtNotices@rqplaw.com

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User: admin

Page 2 of 2

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JOSEPH L QUINN

on behalf of Plaintiff Cristie Marie Underwood CourtNotices@rqplaw.com

JOSEPH L QUINN

on behalf of Plaintiff Dirone Troy Underwood CourtNotices@rqplaw.com

JOSEPH L QUINN

on behalf of Debtor Dirone Troy Underwood CourtNotices@rqplaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

LAUREN BERSCHLER KARL

on behalf of Creditor Ditech Financial LLC lkarl@rascrane.com, lbkarl03@yahoo.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust mfarrington@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Cristie Marie Underwood f/k/a Cristie  
Willman

Dirone Troy Underwood

Debtors

US Bank Trust National Association, Not In Its  
Individual Capacity But Solely As Owner  
Trustee For VRMTG Asset Trust

Movant

vs.

Cristie Marie Underwood f/k/a Cristie Willman  
Dirone Troy Underwood

Debtors

and Kenneth E. West

Trustee

Chapter 13

NO. 19-14805 PMM

11 U.S.C. Section 362

**ORDER**

AND NOW, this **16th** day of **May**, 2023, upon the filing of a Certification of Default by the Movant in accordance with the Stipulation of the parties approved on November 18, 2020, it is ORDERED AND DECREED that:

The Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362 and the Co-Debtor Stay under Section 1301 of the Bankruptcy Code (if applicable), is modified with respect to the subject premises located at 71 South Price Street, Pottstown, PA 19464 ("Property"), so as to allow Movant, and its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

The stay provided by Bankruptcy Rule 4001(a)(3) has been waived.

*Patricia M. Mayer*

United States Bankruptcy Judge.